

Jennifer J. Johnson  
Secretary  
Board of Governors of the Federal Reserve System  
20th Street and Constitution Avenue, NW.  
Washington, DC 20551

**Re: Docket No. R-1404 and RIN No. 7100 AD63**

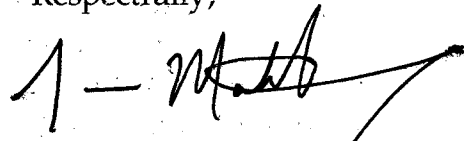
February 15, 2011

Board of Governors of the Federal Reserve System,

Thank you for taking the opportunity to read my letter and my views on the new proposal over the Debit card interchange fees rule. I disagree with the new proposal for the simple fact that I currently like my checking account and all the free tools and services I am able to use at my discretion. By passing this proposal I am well aware that many new fees will come forth to accommodate the loss that banks will most indefinitely take. As a consumer in this tough economic era the more money I can save in my pocket the better.

The Bank I currently do bank with actually offers many free services. In previous years I had as many as four different banks. The reason for this was they each offered different things that would entice me. Many changes happened with banking these last few years in regards with overdraft fees and services that were once free now mysteriously have fees/penalties that the consumer must adjust too. This is another adjustment that I will have to make if passed and one that I will not be looking forward too. As hard as things are now in the economy this adds another notch to the belt of more difficulties for all consumers to use what has always been free our debit cards. Thank you for taking the time in reading my letter and listening to my views over debit card interchange.

Respectfully,

A handwritten signature in black ink, appearing to read 'Johnny M. Maldonado', with a long horizontal stroke extending to the right.

Johnny M. Maldonado